This listing of claims replaces all prior versions, and listings, of claims in the application.

Listing of Claims

Claims 1-2 (canceled)

Claim 3. (currently amended) A method for characterizing the risk of rheumatoid arthritis for an individual, comprising the steps of:

- (a) obtaining the level of the individual's serum total bilirubin;
- (b) comparing the obtained level to a threshold level for serum total bilirubin of near or below 0.57 mg/dl for males and near or below 0.40 for females; and,
- (c) characterizing from the comparison the risk of rheumatoid arthritis for the individual, wherein an obtained level below the threshold level indicates that the individual is at increased risk for rheumatoid arthritis.

Claim 4 (canceled).